

RAB18J (10/05)

United States Bankruptcy Court

District of Utah
Case No. 14-32832
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Salina J Brunson
6500 South 1300 East
Salt Lake City, UT 84121

Social Security No.:
xxx-xx-2587

Employer's Tax I.D. No.:

Petition date: 12/8/14

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/25/15

Joel T. Marker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of UtahIn re:
Salina J Brunson
DebtorCase No. 14-32832-JTM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin
Form ID: rab18jPage 1 of 1
Total Noticed: 12

Date Rcvd: Mar 25, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2015.

db	+Salina J Brunson,	6500 South 1300 East,	Salt Lake City, UT 84121-2470
cr	+Security National Life Insurance Company,	5300 South 360 West, Suite 300,	
	Salt Lake City, Ut	84123-2730	
9622180	+Bank of America,	Bankruptcy Dept.,	P.O. Box 982284, El Paso, TX 79998-2284
9622182	+Genworth Mortgage Ins.,	8325 Six Forks Road,	Raleigh, North Carolina 27615-6514
9622181	+Matt Bagley,	Security National Ins. Co.,	5300 S. 360 W. Suite 250, Murray, UT 84123-2647
9622176	+National JACL,	3776 Highland Drive,	Salt Lake City, UT 84106-3270
9622174	+Zions Bank,	Bankruptcy Dept.,	2460 S. 3270 w., West Valley City, UT 84119-1116

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
9622175	EDI: CITICORP.COM Mar 26 2015 00:53:00	Citi Cards,	P.O. Box 183051, Columbus, OH 43218
9622177	+EDI: CAPITALONE.COM Mar 26 2015 00:53:00	Capital One,	Bankruptcy Dept., P.O. Box 30285,
	Salt Lake City, UT 84130-0285		
9622173	EDI: CHASE.COM Mar 26 2015 00:53:00	Card Member Services,	P.O. Box 15298,
	Willmington, DE 19850-5298		
9622179	+EDI: DISCOVER.COM Mar 26 2015 00:53:00	Discover,	Bankruptcy Dept., P.O. Box 3025,
	New Albany, OH 43054-3025		
9622178	+E-mail/Text: inbound_collections@keybank.com Mar 26 2015 01:28:43	KeyBank,	
	Bankruptcy Dept., 4910 Tiedeman Rd.,	Brooklyn, OH 44144-2338	

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2015 at the address(es) listed below:

Gary E. Jubber tr	gjubber@fabianlaw.com,
UT07@ecfcbis.com;mparks@fabianlaw.com;hmcewen@fabianlaw.com	
Matthew G. Bagley	on behalf of Creditor Security National Life Insurance Company
matt.bagley@securitynational.com,	wendee.adams@securitynational.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3